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ABSTRACT

This document describes a project that developed a life skills and financial management curriculum for senior citizens and presented a 10-day workshop series using the curriculum to a group of 20 senior citizen adult basic education students. The project was evaluated as very successful and the curriculum developed was made available for dissemination through the Pennsylvania Department of Education. The curriculum guide contains materials for 2-hour workshop sessions on the following topics: positive self-image, assertiveness training, stress management, balancing your life, financial management, taking charge of your money, living wills and trusts, consumer protection information, decision making, and making changes. Each unit contains introductory materials, activities, discussion guidelines, and student exercises. A bibliography lists 17 references. (KC)

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ED352536

"Senior Life Skills/Financial Management"

Final Report

by

Carol Molek, Project Director
Elaine Neal, Instructor

1991-1992

TIU Adult Education and Job Training Center
1020 Belle Vernon Avenue
Lewistown, PA 17044
717-248-4942

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Acknowledgments

We wish to thank the Pennsylvania Department of Education for funding this project and especially Dr. John Christopher, Ed.D., Director, Bureau of Adult Basic and Literacy Education for his support of our programs.

We also extend gratitude to PDE Special Projects Advisor, Dan Partin, for his technical assistance and guidance. Funding for "Senior Life Skills/Financial Management" has allowed us to enhance and develop our programming and delivery of much needed services to our area's adults.

As always we value the support of the Tuscarora Intermediate Unit Board and our Executive Director, Dr. Dale Heller. The Intermediate Unit continues to recognize our unique contribution to the total organization.

Our special thanks also goes to Carlene Hack, Executive Director of the Area Agency on Aging and her staff for her support of our efforts to provide services for the older adults in our community.

-Carol Molek, Project Director

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Abstract

Title: Senior Life Skills/Financial Management
Director: Carol Molek
Address: TIU Adult Education and Job Training Center
1020 Belle Vernon Avenue
Lewistown, PA 17044
Duration of Project: **Phone Number:** 717-248-4942
July 1, 1991 To: June 30, 1992
Federal Funding: $10,899
Number of Months: 12

Objectives:

-to provide a life skills/financial management.curriculum for senior citizens
-to provide life skills/financial management workshop series for 18-24 senior citizens
-to provide a completed life skills/financial management training packet for statewide distribution

Description:

"Senior Life Skills/Financial Management" will develop and adapt a Life Skills management curriculum geared to the needs of senior citizens and will provide 18-24 senior citizens with the opportunity to increase their adult basic education math and reading skills. This proposal addresses the specific needs of the elderly with regards to computation and communication skills. In turn these individuals will be better equipped to handle their financial and personal affairs. The curriculum and outcomes of the project will be appropriate for statewide utilization.

Target Audience:

The audience to be served by this project is 18-24 senior citizens living in Mifflin and Juniata Counties. The target audience for the curriculum is other adult education providers desiring to serve seniors in their communities.

Products:

Life skills/financial management training packet and report for statewide dissemination

Method of Evaluation:

Evaluation was a continual process and success was measured by:

a. development of curriculum
b. use of curriculum with 18-24 elderly
c. 75% of participants completing training
d. completion of final training packet and a report for statewide dissemination

Senior Life Skills/Financial Management

Introduction

The purpose of this project was to adapt a life skills/financial management curriculum to the needs of senior citizens and to provide at least 18 senior citizens with the opportunity to increase their adult basic education math and reading skills by using the curriculum.

The innovative feature of this project is that it addresses the needs of the elderly by increasing their computation and communication skills. Many older persons have not completed eight years of schooling; thus they have difficulty managing their affairs. This inability to read, write and do math with sufficient skill has led to the development of this project.

There is a group of elderly, both women and men, who for one reason or another find themselves in the position of needing to complete financial and other life management tasks for the first time late in life. In the older rural population, it is not uncommon for the woman of the household to rely entirely upon her husband for financial and home management. Fifty years ago in rural Mifflin and Juniata Counties, it was a widely accepted practice that men quit school prior to the eighth

grade to work on the family farm or work in the mills. Because of their limited education, these men have often relied upon their wives for the financial management of the household.

A death, separation, or divorce leaves the individual in a position where he or she has great difficulty coping. Not only does he or she have the emotional issues to address but financial and life skills issues as well. In addition, the household income is greatly reduced after the loss of a spouse. When there is less money available it becomes even more important that finances are managed wisely. It can be overwhelming for a person in his/her sixties to handle his/her finances and home for the first time. By completing a series of financial management/life skills workshops, seniors are better able to cope with such situations.

This project provides seniors with the opportunity to increase their positive self-image, practice assertiveness, increase their knowledge of stress and time management. It also provided information on living wills and trusts, and consumer protection information. It gave seniors practice in decision making and making changes as well as dealing with the financial aspects of daily living.

The time frame for completing the activity is as follows.

The Senior Life Skills/Financial Management curriculum was developed by September 1991. Workshops were completed at the Belleville Senior Citizen Center during September and October and at F.W. Black Lewistown Senior Citizen Center during November and December 1991. Each group of workshops were held for five weeks, two times a week, two hours of classroom instruction each class, for a total of 20 hours. The final report was completed by June 1992.

Project Director for Senior Life Skills was Carol Molek. Ms. Molek has 8 years experience coordinating adult programs for the IU and developing and implementing special projects. The instructor for the project was Elaine Neal. Ms. Neal has one year experience as an ABE instructor and over 11 years experience working with the elderly.

Additional support for the project came from Carlene Hack and Rene Long of Mifflin-Juniata Area Agency on Aging. Ms. Hack, Executive Director, of Mifflin-Juniata Area Agency on Aging provided support and guidance that was of great value. Rene Long, Director of the Senior Centers in Mifflin and Juniata Counties, assisted in directing the development of the curriculum. She talked with participants at the ten senior citizen

centers about their needs and together she and Ms. Neal arrived at the areas the curriculum would cover.

The audience this report addresses is ABE instructors working with the elderly. The curriculum and techniques could also be used by other educational personnel working with the elderly. It could be used within the senior center system or the retired teachers association with their volunteer programs.

Permanent copies of this report can be obtained from:

Bureau of Adult Basic and Literacy Education Programs, PA Department of Education, 333 Market Street, Harrisburg, PA 17126-0333, and AdvancE, PA Department of Education, 333 Market Street, Harrisburg, PA 17126-0333.

Senior Life Skills/Financial Management was administered by the Tuscarora Intermediate Unit No. 11. The T.I.U. is a local education agency which provides educational and management services to 9 school districts and 3 area vocational and technical schools in Fulton, Huntingdon, Juniata and Mifflin Counties.

The Intermediate Unit sponsors all T.I.U. Adult Education and Job Training Center programs at the Juniata-Mifflin Area Vocational

Technical School. Center programs include: 321 Adult Basic Education (ABE) and General Educational Development (GED) programs; the GED Alumni Association; Job Training Partnership Act Adult Basic Education, employment and job training programs; single parent/displaced homemaker services. In addition, the I.U. has sponsored thirty 310/353 special projects.

"Senior Life Skills/Financial Management" was based at the TIU Adult Education and Job Training Center at the Juniata-Mifflin Area Vocational-Technical School in Lewistown, Mifflin County. The Adult Center is the home of a wide variety of adult education programs meeting the needs of adults in Juniata and Mifflin Counties. February '92 marked the Adult Center's 8th year of successful operation.

Statement of Problem

Many senior citizens have limited or no formal training in life coping skills. The "Senior Life Skills - Financial Management" project addresses that problem. We have developed and adapted life skills - financial management curriculum and used it with 20 senior citizens. This provided 20 senior citizens with the opportunity to increase their adult basic education math and reading skills.

The workshop provided the seniors with the opportunity to increase their positive self-image, practice assertiveness, increase their knowledge of stress and time management. The workshop also provided information on living wills and trusts, and consumer protection information. It gave seniors practice in decision making and making changes as well as dealing with the financial aspects of daily living.

Goals and Objectives

The goals and objectives of the project are as follows:

-To produce a life skills/financial management curriculum for senior citizens

-To provide life skills/financial management workshop series for 18-24 senior citizens

-To provide a complete life skills/financial management training packet for statewide distribution

Procedures

Before the curriculum was developed the instructor, Elaine Neal, met with Center management personnel from Mifflin-Juniata Area Agency on Aging to determine the educational needs and interests of the elderly attending the senior centers. From this meeting a list of topics was formulated which was then reviewed with the participants. The resulting curriculum includes specific areas that the participants themselves requested.

The curriculum was divided into nine areas, each component occupying a two hour period of classroom instruction with the exception of financial management; two days were devoted to that area.

The first component to the curriculum is positive self-image. In a stage of life when senior citizens are experiencing a number of losses, it is extremely important that they are able to maintain a positive self-image. One way of doing this is to focus on the seniors acquired abilities. By concentrating on the things the elderly can do it improves their self-image. The main purpose of this session is to

have the seniors emphasize those skills they can now do which they could not do when they were younger. By this process the participants will see themselves in a different light, one that emphasizes the individual capabilities and not his or her disabilities. Time needs to be spent re-evaluating one's self. During the sharing activities the individual can improve his or her self image making it more positive. As Butler said, "Youth must concentrate on the piece by piece accumulation of personality and experience. Old age, in its best sense, can mean enjoyment of the finished product - a completed human being."*

Assertiveness training makes up the second component of the curriculum. Many elderly are unfamiliar with assertive behavior. Women of this era were taught it was unladylike to be assertive. They were taught to either accept things as they were or to manipulate to get their way. It wasn't appropriate for them to be direct in their relationships with other people. Men were taught to be aggressive in order to get ahead. Both older men and women need to learn to be assertive, to arrive at mutually satisfying solutions to the conflicts or disagreements in their lives.

*Butler, Robert N. And Lewis, Myrna I., Aging and Mental Health. Saint Louis, Missouri, C.V. Mosky Company, 1977. P. 20.

Many of the men and women of this age group mistakenly associate assertiveness with aggressiveness. Attention needs to be given to identifying the behaviors and distinguishing the characteristics of each. In order for the participants to become more assertive they need to practice the techniques until they become comfortable with them.

The stress management component deals with what is stress and what can be done about it. The individual makes a contract with him or herself to take better care of themselves. The causes, symptoms, perception and tolerance of stress are explored. The individual leaves this session with concrete ideas for helping to manage their stress. Also during this session taking care of the caretaker is discussed. With persons living much longer it is entirely commonplace for a seventy-five year old woman to be taking care of her ninety-five year old mother. Caregiving can be an extremely stressful time so attention is given to this area.

The fourth component started out to be a time management session but was expanded to include suggestions for health rules for generational relationships and confidence boosters and is now

called balancing your life. The elderly with their ingrained work ethic almost need to be given permission to have fun. In this session the individuals take a close look at their lives and decide if it is well balanced.

The fifth and sixth sessions are devoted to financial management. During these sessions the principles of sound budgeting are reinforced. The participants learn the value of budgeting and are given several opportunities to use their newly acquired knowledge. The second day of financial management is devoted to becoming organized. They learn the importance of organization, how to establish a records center, how to establish a financial buddy, what to include in a letter of last instructions and which records need to be kept where and for how long.

The seventh session covers living wills and trusts, for financial matters the durable power of attorney and trusts are explored as are medical power of attorney and living wills in relation to health care matters.

The eighth session is devoted to consumer protection information. Most elderly are not aware of the agencies and organizations that can help with consumer complaints. They learn how to complain effectively

and participate in writing a complaint letter; what are government agencies that can help the consumer, and how to tell if something is a con.

The ninth session deals with decision making. By looking at the systematic approach to decision making the elderly student learns the process of decision making. Time is allowed for the class to work through an example and complete it as a group. This gives the individual practice in making decisions only after exploring all possible alternatives.

The tenth session is devoted to making changes. A life game is played in which the individual is presented different life situations and must respond. After viewing the hypothetical situations the individuals then examine their own self and consider what changes they want to make and what things are holding them back from making these changes.

When working with elderly students instructors need to keep the following procedures in mind:

Older learners are the most diverse group; age is the single characteristic unifying them. It is a diverse conglomerate of skills, education, social status, income and health. This diversity is greater

for the older segment of the population than any other.

Too few older people know how to enjoy leisure and are left feeling guilty about having too much time on their hands with nothing to do. The elderly group as a whole has less formal education than any other group in society. Older learners are inhibited in risk taking and exercising their abilities by their past educational experiences. Older learners become frustrated more easily than younger learners when deprived of success. The educator working the elderly learners reaches the student through as many senses as possible. They need to see the information, hear the explanation and when possible touch and feel the outcome.

When working with elderly the instructor needs to follow a five step approach to learning: Step 1 - They need to allow time for the older learners to adapt to the learning situation. It is a good idea to allow a warm up period at the beginning of class and to explain what the class is going to do before doing it.

Step 2 - Secondly, review past knowledge and help older learners to organize the information. Distribute written daily agendas and orally review them.

Step 3 - Third, build on one idea per session with

demonstrations, explanation and discussion. Move logically from knowns to unknowns. Hand-outs are helpful; large-type is most useful for the elderly. Instructors need to deal only with relevant information. It is most helpful when teaching the elderly to break information into small units. Allow ample time to reinforce new learning as older adults need more time. A small group with familiar surroundings provides a sense of security to the elderly learner. The instructor should work to recognize small achievements. Materials should connect practice with practical application.

Step 4 - Making sure older adults understand the instructions reduces their anxiety. Instructions should be clear with ample time given for the elderly to respond. Praising the elderly student leads the elderly to taking risks and making educated guesses which result in learning.

Step 5 - Most elderly in their former educational experiences have seen the instructor as an expert. In working with the elderly the instructor tends to become more of a facilitator and leads the elderly students to solving their problems. A greater emphasis needs to be placed on insights and awareness building as opposed to the accumulation of facts. And finally when instructing the elderly,

the instructor needs to recognize their limitations and allow for adaptations. Sensory impairments are common among the elderly which may affect the accuracy and speed of learning. The instructor needs to be sensitive to the elderly students, make modifications in the learning environment or teaching style. When working with hearing loss students the instructor should eliminate background noise and speak as clearly and accurately as possible. Most elderly have lost some degree of visual acuity. The instructor needs to be sensitive to glare and low quantity of light. All hand-outs in this program were typed in very large print to accommodate vision problems. Also the instructor working with elderly students needs to be aware of the distractions of pain.

With the elderly as with any other age group learning proceeds more quickly and effectively when the tasks have some personal meaning for the learner. The elderly more than any other age group needs to see the relevance or they do not learn the subject.

Results

The objectives of the project that were met are as follows:

-a life skills-financial management curriculum for senior citizens was developed
-a life skills-financial management workshop series was provided for 20 senior citizens
-a completed life skills/financial management packet for statewide distribution as developed

The only variation on the objectives is that we had originally stated that we would need to complete three series of workshops to reach the eighteen people. We served 20 people in two workshop series because this structure was requested by Area Agency on Agency personnel.

Evaluation

Evaluation was an ongoing process. Measurement of success was based on:

-Completed curriculum addressing life skills for elderly. This curriculum includes materials and information for implementation.

-The curriculum was used with 20 elderly.

-Over 75% of the seniors starting the program completed.

-Production of a final report that documents the progress and success of the entire program.

By meeting our objectives and providing a service to other ABE practitioners, we feel our project was very successful.

Dissemination

This project will be available for dissemination through:

Pennsylvania Department of Education
333 Market Street
Harrisburg, PA 17126-0333

and

AdvancE
Pennsylvania Department of Education
333 Market Street
Harrisburg, PA 17126-0333

Specific questions concerning this project may be directed to:

Carol Molek, Adult Education Director
Tuscarora Intermediate Unit Adult Education and
Job Training Center
1020 Belle Vernon Avenue
Lewistown, PA 17044
(717) 248-4942

Conclusions/Recommendations

We are pleased with the success of "Senior Life Skills/Financial Management" Participants involved in this project demonstrated much enthusiasm for learning. The subject areas covered might not be immediately obvious in their relevance to seniors. Time management for seniors? Aren't these our citizens with lots of leisure time? Instruction in this area and the others had much broader implications than the specific material being covered. The training offered seniors a chance to 1) be motivated and stimulated in critical thinking exercises, 2) regain a sense of control over specific areas of their lives and 3) in so doing the seniors were empowered with new self esteem and feelings of self worth.

Our recommendations would be for other adult education programs to utilize our curriculum with seniors in their communities. Older adults are an underserved segment of our student population. Our total programs will benefit by involving seniors in our programs and particularly by creating ways for our younger and older students to learn from each other.

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SENIOR LIFE SKILLS CURRICULUM

Senior Life Skills

Day 1	Positive Self-Image
Day 2	Assertiveness Training
Day 3	Stress Management
Day 4	Balancing Your Life
Day 5	Financial Management
Day 6	Taking Charge of Your Money
Day 7	Living Wills and Trusts
Day 8	Consumer Protection Information
Day 9	Decision Making
Day 10	Making Changes

Senior Life Skills

Day 1

Positive Self-Image

Day 1

Positive Self-Image Introduction

In a stage of life when senior citizens are experiencing a number of losses, it is extremely important that they are able to maintain a positive self-image. One way of doing this is to focus on the seniors' acquired abilities. By concentrating on the things the elderly can do it improves their self-image. The main purpose of this session is to have the seniors emphasize those skills they can now do which they could not do when they were younger. By this process the participants will see themselves in a different light, one that emphasizes the individual's capabilities and not his or her disabilities. Time needs to be spent re-evaluating skills. During the sharing activities the individual can improve his or her self image making it more positive. As Butler said, "Youth must concentrate on the piece by piece accumulation of personality and experience. Old age, in its best sense, can mean enjoyment of the finished product - a completed human being."*

*Butler, Robert N. and Lewis, Myrna I. Aging and Mental Health. Saint Louis, Missouri, C.V. Mosby Company, 1977. P. 20.

Getting Acquainted Exercises

Starting to know each other

1 - Pass out an index card to each participant and ask the individual to write on this card what comes to mind when they hear: "Older woman" or "older man." Participant should be honest, writing the first thing that comes to mind: a word, a sentence, or a paragraph. Collect those cards.

2 - Pass out a second index card. Have the participants answer the question, "Who are you?" without using their name. Again their response can be a word, a sentence, or a paragraph. Collect the cards and shuffle them.

3 - Pass out the 1st set of cards, so that no one gets their own card. Have each participant read the card. Then as a group discuss if the description is positive or negative. This should lead to a discussion of agedness and stereotypes.

4 - Pass out the second set of cards. Have the participants read the self-descriptions. Compare the two cards, "the older person" and "who are you?". Usually the second card will be more positive, interesting, and multidimensional.

Age Span Exercise

This is based on an exercise created by psychologist Dr. Robert Kastenbaum.* Ask people to answer the following questions, disregarding their birth certificates for questions one through five. Assure them that this particular index card will never leave their hands and they will only have to share what they want.

The questions are:

1. You have the body of a what-year-old?
2. You have the mind of a what-year-old?
3. How old do other people consider you to be?
4. In your heart of hearts, in your soul of souls, how old do you consider yourself to be?
5. What age would you like to be?
6. What is your age according to your birth certificate?

Discuss the age span and then go over the questions individually. Ask how many put an age older than their chronological age and how many put an age younger. People usually put younger for questions 1-5. Participants will point out the good shape they are in both mentally and physically. Point out to participants that they have bought into the ageism of society.

Discussion Guidelines

Have the group generate a list of guidelines to be used in discussions. Place these on newsprint or write on the blackboard (Newsprint is preferable because it can be saved for following sessions).

Examples may include:

-Listen carefully to what is being said.
-Allow everyone a chance to speak.
-No one to monopolize the discussion.
-Feel free to disagree or agree.
-Respect the other individuals in the group.
-Do not criticize or blame.
-Stay on the topic.
-Allow persons their privacy. If they choose not to share something this should be respected.

*Robert Kastenbaum, Valerie Derbin, Paul Sabatini, and Steven Artt, "The Ages of Me: Toward Personal and Interpersonal Definitions of Functioning Aging," International Journal of Aging & Human Development, 3 (1972), 197-211.

Holocaust Exercise

Divide the group into small groups of four to six people. Each group must agree upon ten survivers and why. Give the group about one-half hour to do the exercise. Bring the small groups back together and discuss their responses, paying particular attention to why they choose that person to survive.

A NEW CIVILIZATION: AN EXERCISE IN VALUES CLARIFICATION

Your group has one-half hour to agree upon which six persons will survive the holocaust described below:

Because of technical errors which set off cataclysmic chain reactions during the final World War, the earth is being destroyed in a great holocaust. However, on one spot of earth, a spaceship is equipped for flight to a planet known to be able to sustain life.

The only known survivors of the holocaust are ten persons who are clamoring to get on board the spaceship. However, space, oxygen, and food supplies will accommodate only six people. Your group must choose these six people based on their survival skills and ability to contribute to the new civilization on another planet.

The ten survivors of the holocaust will be:

1. A U.S. Senator, 59 years old.
2. A 19-year-old unmarried, pregnant woman.
3. A black third year medical student.
4. A 30-year-old rabbi.
5. A displaced homemaker with twenty-five years experience running a home.
6. A mayor of a small town in southern Oklahoma.
7. A 30-year-old tool-and-die maker.
8. A 23-year-old female school teacher.
9. A 55-year-old retired plumber.
10. A 25-year-old ex-baseball player.

Circle the six who will survive.

Building Our Self-Image

Give the group the hand-out on Building Our Self-Image, adapted from an exercise by Jane M. Deren, Ph.D.* Allow the group some time to complete the worksheet. Then read the questions one at a time and call on members of the group to share their ideas. Allow time for thoughtfulness and reflection.

At the conclusion of this exercise the participants should be feeling capable and more self-sufficient.

*Deren, Jane M. Facing Our Future, Washington D.C., The National Council on the Aging, Inc. 1986. Pgs. 7-13.

BUILDING OUR SELF-IMAGE

1. What are some things you know now that you didn't know when you were younger?

_____

_____

_____

_____

_____

How can knowing these things help you in the rest of your life? In what ways can you put this knowledge to use?

_____

_____

_____

_____

_____

2. What are one or two strengths and skills you develop in dealing with the ups and downs of your life?

_____

_____

_____

_____

How can you use these strengths and skills to get what you want for yourself in the second half of your life?

3. What are some of the roles I play in my life?

What are the positive feelings I get from fulfilling these roles?

How and where can I continue to get these positive feelings even if my roles change because of circumstances or because of choice?

4. What experiences and activities have given me the most satisfaction during my life?

How can I bring similar satisfaction to my life? How can I pursue similar experiences and activities now and during the years ahead?

5. Who are some of the people who have given me the most support during my life?

_____

_____

_____

_____

_____

What can I do to continue these relationships or to create similar ones?

_____

_____

_____

_____

_____

Confidence*

Confidence is one of the most important gifts you can give yourself. If you have it, you will be better at making decisions and taking chances. You will be better able to deal with whatever life has to offer. If you are not already a confident person you can take the following steps to be one:

1-Make a list of all the things you do well. Are you good at sketching? Are you good at sewing? Are you a good friend? Can you play the piano? Can you knit or crochet? Make your list as complete as possible.

2-Give yourself credit for those accomplishments. Many people concentrate on what they do poorly rather than what they do well. Learn to take credit for your accomplishments. Learn to accept compliments and believe them.

3-Reward yourself when you succeed at something. You deserve it. Before you accomplish a task, the thought of the reward might motivate you to do your best.

4-If you are not confident in certain situations, act as though you are, anyway. Pretend you are confident and you'll probably convince other people and yourself.

*This exercise is adapted from:
Bingham, Mindy and Stryker, Sandy. More Choices: A Strategic Planning Guide for Mixing Career and Family. Santa Barbara, California, Advocacy Press. 1987. P. 132.

Senior Life Skills

Day 2

Assertiveness Training

Day 2

Introduction to Assertiveness Training

Many elderly are unfamiliar with assertive behavior. Women of this era were taught it was unladylike to be assertive. They were taught to either accept things as they were or to manipulate to get their way. It wasn't appropriate for them to be direct in their relationships with other people. Men were taught to be aggressive in their actions and their relationships. They were taught to be aggressive in order to get ahead. Both older men and women need to learn to be assertive, to arrive at mutually satisfying solutions to the conflicts or disagreements in their lives.

Many of the men and women of this age group mistakenly associate assertiveness with aggressiveness. Attention needs to be given to identifying the behaviors and distinguishing the characteristics of each. In order for the participants to become more assertive they need to practice the techniques until they become comfortable with them.

The Assertive Training session has been adapted from Life Skills for Women in Transition by Margaret Hunt and Constance Munro. Newton, Massachusetts: Women's Educational Equity Act Publishing Center, 1982. pp. 11-19.

Four types of behavior-

Passive
Aggressive
Indirect Aggressive
Assertive

Read examples of each type of behavior aloud to the group. The group decides which type of behavior the situation describes. After each behavior type write on the board all the words that describes a person acting passively. Repeat for aggressive, indirect-aggressive and assertive.

-PASSIVE: Joan is widowed and lives with her son and daughter-in-law. Every month she signs over her Social Security check to them as rent. They expect her to do a great deal of work around the house and also to babysit anytime they want to go out. Joan wishes she had some time to herself and she feels she's being taken advantage of, but she never objects. She always just does what she's told.

Some descriptions may include:

Anxious	Hesitant	Wimpy	Reserved	Can't say no
Conformist	Confused	Resentful	Stuck	Low self-esteem
Unhappy	Cowardly	Nice	Self-denying	No self-confidence
Sad	Whiney	Frustrated	Easily persuaded	Lack of conviction
Inhibited	Follower	Indecisive	Dependent	Feeling rejected
Defenseless	Insecure	Weak	Automatic retreat	Namby-pamby
Irresponsible	Worrier	Paranoid	Boring	Procrastinator
Lazy	Intimidated	Flexible	Spineless	Put upon
Marshmallow	Not honest	Wishy-washy	Afraid	Quiet
Apathetic	Retiring	Meek	Withdrawn	Submissive
Unsure	Yielding	Gullible	Moody	Shy
Nervous	Inferior	Apologetic	Easily lead	Casper Milque Toast

-AGGRESSIVE: When a minor part broke on James's truck, he flew into a rage and stormed over to the salesperson who had sold him the truck. He loudly demanded the part be replaced free of charge, and he peppered his speech with obscenities and attacks on the salesperson's honesty.

Some descriptions may include:

Bully	Obnoxious	Abusive	Forceful	Self-righteous
Unreasonable	Unaware	Domineering	Ignorant	Non-listener
Overbearing	Users	Belligerent	Pushy	Into one's self
One-sided	Inconsiderate	Abrupt	Hostile	Intimidating
Demanding	Threatening	Insensitive	Dogmatic	Obfuscater
Sarcastic	Unfeeling	Know it all	Angry	Napoleonic
Ruthless	Boastful	Offensive	Prejudice	Manipulative
Omnipotent	Egocentric	Inferior	Conniving	Authoritarian
Unfair	Insecure	Brash	Abrasive	Self-centered
Nasty	Powerful	Boisterous	Selfish	Always me first
Dishonest	Controlling	Opinionated	Rude	Self-serving
Thoughtless	Cocky	Stubborn	Stonewaller	Uses double meanings
Uncaring	Mean	Loud	Always right	"Mad-Dog"
Rigid	Brooding	Aloof	Vigorously energetic	

-INDIRECT-AGGRESSIVE: Sally Ann and Martha are sisters who live together. Sally Ann is angry because Martha is not doing her half of the housework.. But instead of confronting her about it, she just acts cold and distant and stops giving her phone messages.

Some descriptions may include:

Distant	Complainer
Cold	Sneaky
Manipulative	
Sulky	

-ASSERTIVE: Martha's Sunday School class is gossiping about another member of the class who is not present. Martha expresses her concern to the group. She speaks persuasively and reasonably but not emotionally. Because she spoke up, the group no longer gossips about members who are not present.

Some descriptions may include:

Sensitive	Discerning	Fulfilled	Firm	Rational
Thoughtful	Expressive	Frank	Aware	Well directed
Just	Participant	Compromiser	Respectful	Sense of Humor
Communicative	Considerate	Outgoing	Self-assured	Responsible
Fair	Mature	Courageous	Content	Not feel guilty
Open minded	Strong	Caring	Effective	Self-actualized
Honest	Composed	Understanding	Confident	Having a purpose
Tactful	Positive	Calm	Congruent	Non-judgmental
Reasonable	Nice	Goal-oriented	Proud	Self-motivated
Interesting	Likeable	Happy	Independent	Straight-forward
Knowledgeable	Persistent	Loving	Friendly	Self-controlled
Initiator	Logical	Dependable	Consistent	Good listener

Feel good about self	Knowing what you like	Compassionate
In tune with things	Express appreciation	Decision maker
Strength of convictions	In touch with reality	Uses talents

The DESC Technique

This is a technique developed by Sharon Anthony Bower and Gordon H. Bower, and explained in their book Asserting Yourself: A Practical Guide for Positive Change. We give only a brief introduction to this technique.

The basic idea behind the DESC technique (also called DESC script writing) is that you prepare beforehand for situations in which assertiveness is needed. DESC stands for Describe, Express, Specify, and Consequences. This technique is especially good for those scenes that happen over and over again, in which you never feel very good. After using DESC deliberately in several situations, you can begin to be more assertive in on-the-spot confrontations.

Explain the four steps of the DESC method.

The four steps of the DESC method:

a. Describe - Describe the behavior or situation that is bothering you. Be as specific, as truthful, and as objective as possible, but also be brief. Don't generalize with statements like, "You are always criticizing the work I do in a way that I don't like." Avoid ridiculing the other person, and don't be overly dramatic.

b. Express - Express how this behavior or situation makes you feel. Be as specific as possible. Put your statements in terms like, "I feel lonely when you do that," rather than to criticize the person with attacking statements like, "You are insensitive."

c. Specify - Say as specifically as possible what you need to see changed. Avoid should or ought ("you should do such and such") because they sound preachy. A straight statement is better. For example, "I want you to start coming home before midnight." Be reasonable. Don't ask for the moon. Ask for agreement with your request.

d. Consequences

(1) State the positive things that will happen if the person does what you want. Make sure your reward is something the person wants. Often your thanks or your continued regard for the other person is enough. Sometimes it isn't, and a more tangible reward is necessary, like an allowance increase, a pay raise, or an evening out.

(2) If necessary, state the negative or bad consequence that will happen if he or she doesn't do what you want. Often the bad consequence can be left unsaid. Your bad consequence, whether or not you find you need to state it, should be something you are realistically willing to carry out. Don't threaten what you can't or won't deliver. Only state your bad consequence if you must.

Practice the DESC method using the following example:

Dealing with a landlord

Describe - Our heater has been broken for a week and you still haven't sent anyone to fix it, though I've called you four times. I've got a sick baby on my hands and the house is only a little above freezing.

Express - I'm angry that you haven't sent the repairperson. I'm also very concerned about my baby daughter.

Specify - I want you to get the repairperson over here before 10 tomorrow morning and I want the heater fixed by the time I get home from work.

Consequences - *Positive:* If you do this, I will be appreciative.

(*Negative:* If you stall beyond tomorrow on getting this job done, I will immediately bring this matter to the attention of the housing board.)

Break into small groups and practice using the DESC method. Role play the problems with a nursing home, and then have the group come up with situations of their own.

Bring the group together and discuss the outcome of the session.

PROBLEMS WITH A NURSING HOME

Describe - I'm very concerned about the treatment my husband is getting in your nursing home. He's so drugged he can hardly speak, and I have evidence that he is being neglected and mistreated by your staff.

Express - I am appalled and angry that you could let such things go on with helpless patients.

Specify - I want his medication changed so he can behave more normally. I also want you to make sure that neglect and mistreatment of patient stops immediately.

Consequences - *Positive:* If the situation improves, I will let the matter drop.

(*Negative:* If it doesn't improve, I will call in a lawyer.)

Senior Life Skills

Day 3

Stress Management

Day 3

Introduction to Stress Management

Stress management techniques are as useful to the elderly as they are to everyone. Although our seniors may no longer be working they may be experiencing an enormous amount of stress in their lives. Retirement represents one of the most stressful transitions of later life. The world of work represents much more than making a living: it represents the search for meaning as well as the means of living. It is often very difficult for the bread winner to adjust to retirement and it is equally as difficult for the homemaker to adjust to her spouse underfoot.

The need to live on a much reduced income in a time of increasing costs is another source of stress for most elderly. Increasing health care costs are particularly anxiety producing for the elderly, as are housing and food costs. It has become increasingly difficult for the elderly to meet these costs on a fixed income.

Another major cause of stress is the death or illness of a spouse. It is very difficult to deal with illness, a possible nursing home placement or death of a spouse, other relative or close friend. Often at the most stressful time of life the elderly individuals find themselves with a shrinking circle of support.

In this session we will attempt to teach the elderly how to recognize stress and which techniques will reduce it.

What is Stress?

Stress is the uncomfortable condition a person experiences when the body creates excess energy to protect itself. This condition is caused by hormones being released into the body and by increased blood pressure, heart and breathing rates and changes in blood flow.

Not all stress is bad. If it weren't for stress none of us could operate. Stress is harmful when it's not controlled or managed. Stress is like a guitar string. If the string is too tight, it snaps; if it is too slack, it won't work, it won't make music. People need some stress to be alert and productive. If the body adjusts to the stress, then everything is ok. If the stress results from an unwanted and threatening event, is prolonged, builds up, or too much occurs at one time, the body's defenses weaken and health may be affected.

What can be done about stress?

A person can offset the harmful effects of stress by practicing the three R's of stress management: **Remove, Response, and Revamp.**

Remove the attitudes and emotions that sometimes bog you down.

Respond by learning and using techniques to help reduce the harmful effects of excessive stress.

Revamp your life and your health, so that you have the physical and psychological strength to resist the distress that stress can cause.

Stress is an important and necessary part of life. How we handle it is the question.

Symptoms of Stress

Stress is the body's physical and emotional reaction to circumstances that frighten, irritate, confuse, endanger, or excite us. The body mobilizes its defenses and protects against impending danger.

We are learning more and more about the effects of stress overload on our minds and bodies. To better understand the connection between the body and mind, think about some common effects that emotions have on your body. Do you ever blush when you're embarrassed or get clammy hands when you are nervous? These are normal reactions to specific situations, and

for the most part, they are beyond our control. The blushing or clamminess generally disappear once the cause of stress is eliminated.

Fatigue is one symptom of stress

Three kinds of fatigue included physiological, psychological and pathological fatigue. Physiological fatigue occurs when the body or its muscles are exhausted. It is caused by lack of sleep, loud noises, poor working conditions, or extreme temperatures.

Psychological fatigue is called nervous fatigue and is usually associated with factors that affect the mind. It can be brought on by continual frustration or a pending decision.

Pathological fatigue often signals that there is a serious problem with some part of the body. If it is chronic it may be a sign of heart defect, hypertension, anemia or diabetes. This kind of fatigue may be a signal that medical attention is needed.

Divide the class into small groups and have each individual complete contract - "What Will Relieve My Fatigue?"

Reactions to Stress

Stress is "in the eye of the perceiver." For example one person may view a broken arm as annoying and a minor setback. Another person may see himself or herself as a very fortunate person in that nothing more than the arm was broken.

Stress tolerance refers to a person's capacity to withstand stress or the amount of stress the person can tolerate before abilities are seriously impaired. People differ greatly in the amount and types of stress, both physical and mental, they can handle.

Coping with Stress

Elderly need to learn a variety of ways of coping with stress. Persons who are successful stress managers exhibit self-awareness, they know their strengths, skills and weaknesses. They know a variety of techniques to reduce stress and utilize different stress reducing techniques. They have many interests and are able to draw on several sources of personal satisfaction. The person best able to cope with stress is one who is active and productive. They are able to rely on others for support. They draw on their friendships with others in times of need.

Keys to Reducing Stress

Have the group develop a list of ways to reduce stress, list these on the blackboard. Some of the following may be included:

Emotional Support

Dietary Influences - avoiding caffeine, affects of alcohol and drugs, eating adequate well-balanced meals

Physical Exercise

Balancing Relationships - balancing work with recreation, developing a variety of interests

Talk about the Problem with Someone who Cares

Set Reasonable Goals and Expectations

Learn to Accept What Cannot Be Changed

Learn to Say No to Requests You Can't Handle

Give in Once in Awhile, Even If You're Right

Compare the groups' lists of how to relieve stress with the stress management module.* Reinforce those individuals who also listed these techniques.

*This list was adapted from Willson, Linda, Discover, An Educational Opportunity for Women in Transition, Newton, Massachusetts: Women's Educational Equity Act Publishing Center, 1987. p. 35.

Care for the Caregiver

Giving care to a spouse, mother, father or other ill relative can be an extremely stressful time. Discuss the following list and ask the participants to share it with a caregiver

What Will Relieve My Fatigue?

List seven good things you can do to keep mentally and physically fit (use seat belts, stop drinking alcohol, cut down number of cigarettes, tell a funny joke each day, develop an interest in something, etc.).

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____

I choose to make a contract with myself to do the following two things this week to take better care of myself.

1. _____
2. _____

_____ _____

Signed Date

Habits are hard to break. Here are some simple tricks to induce sleep. Select one suggestion and put it into practice for at least ten days before discarding it.

1. Prepare for sleep by slowing down the thinking for half an hour or more before retiring. Play a game of checkers, plan a short mini-vacation.

2. Take plenty of time to get ready for bed. Take a leisurely warm bath, brush the teeth especially well.

3. Don't stimulate your mind before bed. If you like to read in bed, choose a light story.

4. Make the mind hop around from one idea to another. Thoughts become scattered and jumbled before sleep.

Discussion:

Break into small groups of about six each and discuss:

1. How do I relieve stress in my life? Does it work, or do I need more time to relax?

2. Do I feel guilty when I take time for myself?

3. Do pills (tranquilizers, etc.) and alcohol have a role in relieving stress? If so, is this role positive or negative?

CARE FOR THE CAREGIVER

1. Be gentle with yourself!

2. Remind yourself that you are an enabler not a magician. We cannot change anyone else - we can only change how we relate to them.

3. Find a hermit spot. Use it daily.

4. Give support, encouragement and praise to others. Learn to accept it in return.

5. Remember that in the light of all the pain we see, we are bound to feel helpless at times. Admit it without shame. Caring and being there are sometimes more important than doing.

6. Change your routine often and your tasks when you can.

7. Learn to recognize the difference between complaining that relieves and complaining that reinforces negative stress.

8. Focus on a good thing that occurred during the day.

9. Be a resource to yourself! Get creative - try new approaches. Be an artist as well as a technician.

10. Use the buddy system regularly as source of support, assurance and re-direction.

11. Say "I choose" rather than "I should," " I ought to," or "I have to." Say "I won't" rather than "I can't."

12. If you never say no - what is your "Yes" worth?

13. Aloofness and indifference are far more harmful than admitting an inability to do more.

14. Laugh and play!

STRESS MANAGEMENT MODULE

1. I limit my intake of caffeine, alcohol, and cigarettes.

2. An exercise program is a regular part of my life.

3. I avoid overeating, especially when I'm bored or depressed.

4. I have close friends I can confide in about personal matters.

5. I take quiet time for myself every day.

6. I try to speak openly about my feelings.

7. I manage my time effectively.

8. I know how to say no to people.

9. I make time for social activities, hobbies, and having fun.

10. I try to stay away from negative people.

11. I allow myself to make mistakes and learn from them.

12. I get strength from my beliefs (religious, humanist, spiritual).

13. I am able to laugh at myself and regain a sense of perspective.

14. I avoid overextending myself in terms of time and energy.

15. I don't allow myself to be baited into senseless arguments.

16. I don't expend energy trying to change other people.

17. I recognize that headaches, colds, insomnia, backaches, and fatigue may be signs of stress and I do something about it.

18. I allow myself to receive compliments and other positive "strokes" graciously, knowing that I deserve them.

19. And most of all, I remind myself that I have control over my life; I am not a helpless victim at the mercy of others.

ARE THERE OTHER POSITIVE BEHAVIORS YOU WOULD LIKE TO ADD?

Senior Life Skills

Day 4

Balancing Your Life

Day 4

Introduction to Balancing Your Life

This session started out to be a time management session but quickly came to include much more. It is important for the elderly to learn the principles of good time management because as one elderly lady told me, "it takes us so much longer to do things than it used to. I have to prioritize because I run out of energy so quickly." But it is also important for the elderly to learn the importance of a well rounded life. Many have worked hard all their lives, having lived through the depression and World War II. It is almost as if they need to be given permission to have fun. As a group they feel they are slacking off if they enjoy themselves before completing their tasks.

Read "Becoming Sixty" Poem to the class.

Becoming Sixty

There were terror and anger
at coming into sixty.
Would I give birth
only to my old age?

Now near sixty-one
I count the gifts
that sixty gave.

A book flowed from my life
to those who needed it
and love flowed back to me.

In a yard that had seemed full
I found space for another garden.
I took my aloneness to worship meeting
and my outstretched palms were filled.

I walked further along the beach
swam longer in more sacred places
danced the spiral dance
reclaimed daisies for women
in my ritual for a precious friend
and received poet's wine
from a new friend who came
in the evening of my need.*

*This poem was published in Friendly Woman, Volume 7 (April 1986), page 12. Friendly Woman is a Quaker magazine.

Ask the participants to write a poem. Use the following lists as suggestions.

1-9 on next page.

After 15-20 minutes have the participants read their poems or you can read them and they remain anonymous. *This activity is from - Jacobs, Ruth, Older Women: Surviving and Thriving. Milwaukee, Wisconsin: Family Service America, 1987 P. 67.

1. List good things about being your age.

2. List bad things about being your age.

3. List what you received from your parents, your grandparents or another important person in your life.

4. List things you love to do.

5. List things you hate to do.

6. List some pleasant memories.

7. List some sad memories.

8. List things you want to do.

9. List what you like about someone.

Suggestions on Health

Have the group break into groups of six, have them compose lists of good health tips. After 15 minutes bring the group together and list their suggestions for good health on the blackboard. Give out suggestions for Health* and allow them to compare their list with the one developed by Jacobs.

*Jacobs, Ruth; Older Women Surviving and Thriving. Milwaukee, Wisconsin: Family Service America, 1987. P. 103-104.

ats.
-Use skim or low-fat milk.
-Choose low-fat cheeses.
-Eat less cream, ice cream, and butter.
-Use low-fat yogurt.
-Eat less food fried in animal fats or shortening.
-Eat fewer eggs or egg yolks.

D. Eat foods with adequate fiber: fresh fruit, ;etables, whole grain products, dried beans, peas.

Take proper care of your feet.

Distribute the Rules for Generational Relationships and discuss them. *These rules have been adapted from Jacobs, Ruth; Older Women: Surviving and Thriving. Milwaukee, Wisconsin: Family Service America, 1987. P. 26-28.

RULES FOR GENERATIONAL RELATIONSHIPS

For adult children, grandchildren, and aging parents, the same rules apply. They are:

1. Never do anything for them they can do for themselves. This infantilizes and creates dependency and anger.

2. Never make plans for them without consulting them. Practically everyone functions better with a sense of control.

3. Avoid the idealization of youth or old age. You cannot make things perfect.

4. Never shortchange yourself or postpone your own living. Do not be callous but do respect your needs. Otherwise you will become resentful and it will show and poison relationships.

5. Know and use outside resources. There are community programs and good advisors for both young and old.

6. Get support from others in the same boat. You are not alone. Do not reinvent the wheel. Learn from others' experience.

7. Save something for your very old age. You do not have to sacrifice yourself to the generations behind and ahead. If not now, when?

8. Be honest. Both young and old people would rather have the truth than evasiveness. You cannot fool people.

9. Be patient with both. Youth and extreme old age are stressful in American society and both young and old are grasping for status in a society that devalues them.

10. Do not talk down to young people. Be yourself.

11. Try to laugh with but not at them. Shared laughter bonds, mockery wounds.

12. Accept that values of generations change as society changes. Be as flexible as you can. Hold to your values if you wish but understand that others have different one.

Ask the group, "What do you do if you don't have enough time in your day?"

List their replys on the board.

Distribute: Managing Time to Relieve Stress.

MANAGING TIME TO RELIEVE STRESS

There are no perfect solutions, but these suggestions may help:

1. When you have a busy day ahead of you, make a list of everything that has to get done and carry it with you. Check things off when they're finished. This lets you know you are getting things done and makes you feel better about yourself.

2. Daily calendar books can also be used to tell you when you have to be where. Get into the habit of carrying yours with you always.

3. If there are others in the household give them responsibility for some of the housework. Trade tasks. It will add variety to your day.

4. Make time to get support from friends, family, or a support group. Also, set aside times to do things you like with and without your spouse.

5. Cut big jobs into smaller chunks. When you have a lot of calls to make (say you're looking for apartments for rent), make a deal with yourself to call ten every day. Then do it. That way, you won't be overwhelmed at the total number of calls you may have to make, yet you will feel you are getting something done.

6. Get the frustrating or annoying things over with early, preferably in the morning.

To Everything There Is a Season

To everything there is a season, and a time to every purpose under the heaven;

A time to be born, and a time to die;

A time to plant, and a time to pluck up that which is planted;

A time to kill and a time to heal; a time to break down, and a time to build up;

A time to weep and, and a time to laugh;

A time to mourn, and a time to dance;

A time to cast away stones, and a time to gather stones together; a time to embrace, and a time to refrain from embracing;

A time to get; and a time to lose, a time to keep, and a time to cast away;

A time to reap, and a time to sow; a time to keep silent and a time to speak;

A time to love, and a time to hate; a time of war, and a time of peace.

Senior Life Skills

Day 6

Taking Charge of Your Money

Day 6

Introduction to Organizing Your Records

Finding the right papers is not a hopeless task if you have a system for organizing and storing records. This is an important step in managing money. Start by getting organized. In this lesson you will learn which records to keep, which to toss out, and how long to keep records. The importance of a financial buddy and a letter of last instructions is also stressed.

Financial Management Part 2 - Organizing Your Records

Why Organize Records?

It's important to know which documents and records to keep and where to file them. A system for keeping track of where things are saves you time looking for misplaced items and is extremely valuable in an emergency.

Many records and papers can be kept in a home file for easy access but others should be placed in a safe deposit box. A guideline is to keep financial and personal records at home and to keep legal documents or anything difficult to replace in a bank safe deposit box.

Establishing a Record Center

Choose a place in your home to serve as a record center. It can be a desk, a file cabinet or even a cardboard box. File folders are inexpensive and will help you to become more organized. Organizing records, keeping receipts and paying bills are necessary activities. An orderly system encourages paying bills on time thus reducing interest costs from late payments.

Having a Financial Buddy

Anyone living alone, no matter what age, should have a financial buddy. Someone you trust and with whom you can share your financial information. This would be someone who could take care of your finances if you were to suddenly become hospitalized.

Your buddy would know where you keep your important papers and documents and would have access to them.

Most often a financial buddy will be an adult child, but it could be a neighbor or trusted friend. It is extremely important that it be someone you trust. At least one other person should know what to do in an emergency.

Which records to keep where

Store records and legal papers according to their value and use. They can usually fall into three categories: 1) Records not easily replaced, 2) Records used regularly to make decisions, pay expenses, and plan for future needs, and 3) Records kept with you at all times.

Records not easily replaced should be stored in a safe deposit box or home safe. Both allow protection from fire and theft. In both situations another person should have access to the contents in case of an emergency. Contents of the safe deposit box are not insured by the Federal Deposit Insurance Corporation (FDIC).

Records to be kept at home are those used regularly and to which you need easy assess. These can be further divided into permanent and current files. Permanent records are important but not used regularly. These include employment records, health records, a list of safe deposit contents, and warranties. Current records are those bills or receipts that require immediate or regular attention.

Records to carry with you includes cards for identification purposes. Remember to keep them current, also limit the number of credit cards you carry, keep a list of cards and numbers so you can contact the company if they are lost or stolen.

How long should records be kept?

There is no precise length of time to keep all records; some need to be kept forever and some can

be tossed out as soon as the transaction is recorded. The following guidelines may be helpful.

1 - Throw receipts away after recording them, unless needed for tax purposes.

2 - Keep record as long as the purchase lasts.

3 - Keep tax records indefinitely although there is a six year statute of limitations for tax audit.

4 - Keep property records as long as you have the property. Home improvement receipts should be kept until the home is sold so that capital gains can be assessed.

5 - Keep family records used for proof of age or eligibility for benefits should be kept indefinitely.

"What goes where"

From the following list of files make a game in which the class must decide which place the records are kept. You will need four boxes or other containers, labeled Safe Deposit Box, Home Permanent File, Current File, and Wallet. On index cards list the type of record, one per card - such as birth certificate, deeds, electric bill receipts, etc. Divide the index cards among the class and then have the individuals place them in the proper containers.

This exercise usually generates a discussion on what the individual has to do to get their records in order.

File Heading	File Contents	Safe Deposit Box	Home Permanent File	Current File	Carry with You	Check (√) Here when Complete
Credit Records	Actual Credit Cards				X	
	List of Credit Cards, Numbers, Names, and Addresses		X			
	Loan Agreements or Contracts		X			
Education and Employment	Copyrights and Patents	X				
	Degrees, Diplomas, etc.		X			
	Organization Membership				X	
	Pension and Retirement Records		X			
	Personal Resume			X		
	Record of Publications		X			
	Social Security Stub	X				
	Social Security Card				X	
Financial	Account Books		X	X		
	Bank Statements		X			
	Canceled Checks		X	X		
	Checkbook			X	X	
	List of Goals			X		
	Net Worth Statement		X	X		
	Spending and Saving Plan		X (last 2 yrs)	X (Current)		
General Information	Adoption Papers	X				
	Birth Certificate	X				
	Burial Lot Deed	X				
	Church Records	X				
	Citizenship Papers	X				
	Divorce Decree or Separation Papers	X				
	Family Advisors		X	X		
	Marriage Records	X	X (copy)			
	Military Records	X	X (copy)			
	Passport	X	X			
	Pet Registrations			X		
	Safe Deposit Box		X (Keys/info)			

BEST COPY AVAILABLE

File Heading	File Contents	Safe Deposit Box	Home Permanent File	Current File	Carry with You	Check (√) Here when Complete
Health	Bills and Receipts		X			
	Current Medical History of Each Family Member		X			
	Health Identification Cards		X			
	Insurance Coverage	X	X			
Housing	Abstract of Title	X				
	Copy of Lease or Rental Agreement		X			
	Deeds and Mortgages	X				
	Home Improvement Receipts		X			
	Homeowner's or Renter's Insurance		X			
	Household and Personal Property	X	X (copy)			
	Property Tax Receipts		X			
	Termite Inspection Policy	X				
	Service Agreements		X			
Investments	Corporate Bonds and Securities	X				
	Government Bonds	X				
	Investment Goal Planning Sheets		X			
	List of Assets	X	X			
	Passbooks		X			
	Real Estate Investment Records	X	X			
	Transaction Slips and Monthly Statements		X (3 yrs)			
Life Insurance	Actual Policies	X	X			
Tax Records	Purchase Receipts, Interest Payments, Charitable Confirmation, Medical Expense Records		X			
	Quarterly Estimated Tax Forms		X			
	Returns, Tax Forms, Schedules, and Support		X			
	W-2 Forms, etc		X			

* Furry, Marilyn M. Taking Control of Your Money, Pennsylvania State University Cooperative Extension Education, State College, PA pp 8-9.

Letter of Last Instructions*

The letter of last instructions is useful for elderly individuals to compose.

Give someone this document for making final arrangements when you die. That person may be your executor, friend, or relative. A letter of last instructions is not a substitute for a will, but a plan to follow before the funeral and until the will is probated. The letter will provide guidance at a time when others are least able to think clearly. It should give the following information:

1. Your preferred funeral arrangements: type of service and place of burial.
2. Parents' full names to record on death certificate.
3. Business advisors: names of lawyer, banker, investment broker, insurance counselor, and executor, and their addresses.
4. Listing of important papers and their locations.

Make at least three copies of your letter of last instructions. Give a copy to the person who will take immediate charge upon your death. Keep one copy in your files for occasional review and update. If you change your plans, tell the person taking charge. Your letter might explain unusual actions you have taken in your will. It might suggest ways to handle certain business affairs.

*Furry, Marilyn M. Taking Control of Your Money, Penn State University Cooperative Extension Education, State College, PA. P. 6.

LETTER OF LAST INSTRUCTIONS

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executor, and their addresses.

4. Listing of important papers and their locations.

Make at least three copies of your letter of last instructions. Give a copy to the person who will take immediate charge upon your death. Keep one copy in your home files for occasional review and update. If you change your plans, tell the person taking charge. Your letter might explain unusual actions you have taken in your will. It might suggest ways to handle certain business affairs.

Senior Life Skills

Day 7

Living Wills and Trusts

Day 7

Introduction to Living Wills and Trusts

Of all the issues in the field of aging, perhaps the most difficult to face, both personally and professionally involves coping with mental and physical incapacity. Few people like to think of the prospect of becoming incapacitated, fewer still plan for it. Yet with elderly living longer and medical technology increasing, it is becoming more of a reality.

This session will introduce four legal tools which elderly can use to retain control of their lives. They are durable powers of attorney, medical powers of attorney, living wills, and trusts.

In this lesson we will examine the different types of legal tools available for preserving an individual's personal autonomy! We will discuss and compare 1) Durable power of attorney, 2) Trusts, 3) Medical power of attorney, and 4) Living Will.

This information was from a pamphlet entitled Health and Financial Decisions: Legal Tools for Preserving Personal Autonomy, American Bar Association, Washington D.C. Pp. 1-7.

Inevitably the discussion will turn to that of Wills. A will is a...

This information is from a pamphlet entitled Four Major Benefits of Estate Planning by Channing L. Bete Co. Inc. South Deerfield, Massachusetts. 1988. P. 7.

Show the Video, "In Your Hands: The tools for preserving personal autonomy." This community legal education video was developed by the Commission on Legal Problems of the Elderly. It is intended to be a consciousness raiser. It profiles three people who have concerns about incapacity and have taken steps to plan for that event. The information is informative and practical. Helen Hayes offers her perspective on preserving individual's control by the use of legal tools. It is a stimulating and informative production.

The video is 17 minutes long. It can be rented through the American Bar Association c/o Modern Talking Picture Service, 5000 Park Street North, St. Petersburg, Florida 33709, phone (813) 541-5763. Also check with your local Area Agency on Aging, they may have the video and loan it free of charge.

BUT...

? I have a WILL and almost all I own is JOINTLY held. Do I need any of these other legal tools?

*** WILLS**

A **will** is an important part of planning for the future, but it deals only with events after your death. The legal tools described here are separate from your will--they deal with possible lifetime events up to the point of death.

*** JOINT OWNERSHIP**

Holding property **jointly**, such as a joint bank account, is a common and simple way to enable someone else to have automatic access to your property. However, it should be used cautiously. Joint owners can use the property as their own, land you may have little control over what a joint owner does. Moreover, a joint ownership is not helpful in handling property matters that may require your signature--such as transferring a house, car, or investments. Joint ownership does not protect you nearly as weil as a durable power of attorney.

? What are my chances of becoming disabled and needing these tools?

No one can say what your chances are personally, but if we define disability as the need for assistance with activities of daily living, it is estimated that 8 million persons in the U.S. are disabled, most of whom are elderly. The chances of disability increase with age.

Planning tool No. 1

DURABLE POWER OF ATTORNEY

WHAT IS IT?

It is a document by which one person (the "principal") gives legal authority to another (called the "agent" or "attorney-in-fact") to act on behalf of the principal.

WHAT IS IT GOOD FOR?

It provides a simple way to appoint an agent or agents you want to manage any part or all of your affairs: financial, personal or both. You can include instructions, guidelines, or limitations as you wish.

CREATING

Generally must be signed and notarized. A few states have additional requirements.

IMPORTANT: In most states, it is **durable** only if the document states that it shall continue in effect (or take effect) after the onset of incapacity.

THINGS TO THING ABOUT

Determining when the individual has become "incompetent" may be a difficult issue.

CAUTION: Even though your agent acts as a "fiduciary". There is no formal oversight of the agent. If there is no one you fully trust to act as your agent, don't use this tool.

THERE ARE DECISIONS TO BE MADE EVERY DAY IN LIFE... EVEN LATE IN LIFE.

These include:

Financial

- Making bank account deposits and withdrawals.
- Buying/Selling a home or other property.
- Paying bills; arranging financing.
- Maintaining your will, deeds, life insurance and other legal papers.
- Dealing with Social Security, Medicare and other benefit programs.

Personal

- Choosing where to live: alone, with relatives, nursing home, etc.
- Socializing with the people or groups you choose.
- Arranging recreation, travel, transportation.
- Fulfilling spiritual or religious preferences.
- Making funeral plans or burial arrangements.

Health

- Choosing a physical or health care facility.
- Employing home care providers.
- Consenting to or refusing treatment.
- Obtaining or disclosing medical records.
- Deciding upon the course of treatment in case of terminal illness.

The law says these are YOUR decisions to make and not somebody else's.

You have the right to make choices based upon your own values, beliefs and wishes, even if other disagree with you. Courts have almost always followed the expressed wishes of competent adults, especially in health care. Therefore, it is important to state your desires in writing about health and financial decisions when you are capable of clearly expressing your wishes.

BUT ...

? What happens if you are sick or disabled and can't make these decisions?

*** WHERE DECISION-MAKING TOOLS HAVE NOT BEEN SET UP IN ADVANCE--**

For health care decisions, a few states have "family consent" laws permitting other family members to make certain kinds of health care decisions on your behalf. But in most states, no one, not even your spouse, has an automatic legal right to make any kind of decision on your behalf. A court petition may need to be filed to obtain this authority. This is usually called **Guardianship** or **Conservatorship** and can be time consuming, costly, and restrictive for everyone involved.

*** WHERE DECISION-MAKING TOOLS HAVE BEEN SET UP IN ADVANCE--**

Then your wishes will play a major role in controlling **WHO** makes decisions for you and **WHAT** those decisions are. You might think of these planning tools as a way of insuring your personal autonomy, much as you would insure your life or your health.

For **financial matters**, the legal tools you can use are:

- **DURABLE POWER OF ATTORNEY**
- **TRUSTS** (in selected cases)

For **health-related**, personal choice matters, the legal tools you can use are:

- **MEDICAL POWER OF ATTORNEY**
- **LIVING WILL**

Planning tool No. 2

TRUST

WHAT IS IT?	A Trust is an arrangement under which one person or institution called the **Trustee** holds the title to property for the benefit of other persons called **Beneficiaries**.
WHAT IS IT GOOD FOR?	It is especially useful for life-time management of property where there is a substantial amount of property and pro-fessional management is desired. It has a high level of acceptance in business and financial community.
CREATING	There is no special language but needs to be carefully drafted. A trust created for the lifetime management of property is known as an **inter vivos** or "living" trust.
THINGS TO THINK ABOUT	Professionally managed trusts can be costly to set up and manage. A trust can create problems for public benefit eligibility. Can be set up as a "standby" to be used only in the case of incapacity. Use of a trust may have important tax consequences.

Planning tool No. 3

MEDICAL POWER OF ATTORNEY

WHAT IS IT?	This is the same as a Durable Power of Attorney but directed exclusively at health care concerns.
WHAT IS IT	It enables you to appoint another person to make any or all health care decisions for you and to spell out guidelines for those decisions if you become incapacitated. It helps relieve the potential stress and conflict of decision-making for your family, friends, and health care providers.
CREATING	Usually the same as for a durable power of attorney, but special statutory requirements exist in some states.
THINGS TO THINK ABOUT	Choosing your agent, person to act in your behalf, is your most important decision. Make sure he or she knows your wishes, values and preferences. This is a fairly new variation of the durable power of attorney. Lack of familiarity may be a problem. Make sure your doctor understands and will respect your wishes. The document should be made part of your medical record.

Next---

MAKE A WILL.

A will is a **LEGAL DOCUMENT** which gives your instructions for the disposition of your property after your death.

It lets you appoint an executor or executrix to carry out your wishes.

HOW TO DO IT: (Make a Will)

1. **WRITE** down your wishes for the distribution of your assets.
2. **VISIT** a lawyer to put will in proper form and have it correctly signed and witnessed.
3. **KEEP** the will in a safe place such as your bank's "will file." (Give lawyer a copy.)
4. **REVIEW** the will
   -- every 2 years.
   -- if you move out of state.
   -- when big changes occur, in your family or in tax laws.

IT IS ADVISED THAT YOU DO NOT TRY TO WRITE A WILL YOURSELF--it may not stand up in court.

What happens if you **die without a Will**

(legally, intestate) a court will divide your estate according to state law...your wishes will not be considered.

1. IF NO CHILDREN SURVIVE, the spouse may have to share estate with parents, siblings, relatives.
2. IF CHILDREN DO SURVIVE, the spouse may have to share equally with them, or get only 1/2 or 1/3.
3. IF THERE'S NO SURVIVING SPOUSE, children share equally, regardless of need; the court appoints a guardian.
4. FRIENDS, CHURCH, CHARITIES, SCHOOLS, etc., receive nothing.

Senior Life Skills

Day 8

Consumer Protection Information

Day 8

Introduction to Consumer Protection Information

The elderly as a group have never had formal training in Consumer Protection. Many believe that if they purchase something that doesn't work properly it's their bad luck. This session will teach them to complain appropriately and effectively. They will practice writing a complaint letter and they will learn which agencies they can turn to for assistance.

Show the Video "Calling for Dollars" produced by North American Securities Administrators Association, Inc. In association with Ed Heinsen and Associates 1986. PA Securities Commission, Harrisburg, PA 17101-2209. 717-787-8061. 18 minutes.

"Calling for Dollars" is a video about unsolicited phone calls, the most common form of fraud in America. Telephone fraud involves the victims voluntarily surrendering their money. The individuals are the only ones who can protect themselves. This video gives enough information for the individual to recognize phone calls that are of an unscrupulous nature.

Discussion Points:

1. You are the only person who can protect yourself.
2. When anyone you don't know offers you an investment opportunity over the phone hang up.
3. Victims don't ever think they can be taken by a scan.
4. If you can't afford to lose the money, you should not be investing.
5. If it is such a good investment, why are they calling strangers to sell it to.
6. Be careful with telephone solicitors, know the salesperson and the company before investing.
7. Be careful of out of state investments, check it out with any of the following:

State Attorney General
Better Business Bureau
Your Local District Attorney
Commodity Futures Trading Commission
National Association of Securities Dealers
State Securities Administrators
Securities and Exchange Commission

How to complain effectively.

Generate a list of what you can do to complain to a legitimate business about a problem with goods or services you purchased.

How to Complain Effectively.

Generate a list of what you can do to complain to a legitimate business about a problem with goods or services you purchased!

Write these on the board. Then compare this list with the hand-out. How to complain effectively.*

*Morton, John and Rezny, Ronald. Economics for Consumers. Boston, Massachusetts. Houghton Mifflin Company, 1989. Pp. 144-145.

HOW TO COMPLAIN EFFECTIVELY

1. Start where you made the purchase. You may want to take the product with you. Be sure to bring copies of your sales receipt, warranty, canceled check or credit card receipt, and other important information. Be polite.

2. If no one at the store will help you, write to the president of the company that made the product. You can find the names and addresses of the presidents of large corporations in *Standard and Poor's Register of Corporations, Directors and Executives* or *Moody's Industrial Manual*. Many libraries carry these references.

3. A well-written letter improves your chances of getting results. Your letter should be neat and free from spelling and typographic errors. Keep the tone calm. State the facts

clearly and completely, and they will speak for themselves:

a. State the problem.

b. Identify the product by number.

c. State the date of purchase, date of delivery to you (if it was delivered), and date you returned it (or tried to).

d. Describe what caused you to return the product (what is wrong with it).

e. Identify each person you contacted about the problem by name in the order in which you spoke to them. Describe how those people responded to your problem.

f. Enclose copies of receipts, canceled checks, and any earlier correspondence you may have (both that you wrote and that you received). Do not send original receipts.

g. Finally, tell the company what action you want it to take. Do you want your money back? Do you want the product replaced?

Federal Agencies - What do they do?

The Federal Trade Commission - regulates advertising and can issue rules and regulations to protect against deceptive selling practices. The FTC can take legal action against businesses for false advertising, for inadequate or misleading labeling and for unethical or dishonest sales tactics.

The Consumer Product Safety Commission is concerned with reducing the number of injuries caused by consumer products. You can write to the commission about any product you feel is unsafe.

The Food and Drug Administration protects consumers from unsafe products and from deceptive labeling concerning food, medicine, cosmetics, or medical services.

Department of Transportation, the consumer affairs division of DOT handles complaints about airlines.

U.S. Office of Consumer Affairs is headed by the Special Advisor to the President. This Office is not a regulatory agency so it can not make or enforce rules, but it can bring complaints to the attention of federal regulatory agencies.

Discuss these agencies and their duties, pass out addresses.

Where to Write:

Federal Trade Commission
Bureau of Consumer Protection
Pennsylvania Avenue
Washington, DC 20580

Consumer Product Safety Commission
Bureau of Complaints
Department of Health, Education, and Welfare
5401 Westbard Avenue
Bethesda, MD 20207
Toll Free: (800) 638-20857

Food and Drug Administration
Department of Health, Education, and Welfare
5600 Fishers Lane
Rockville, MD 20857

All food, drug, or cosmetics violations should be reported first to the nearest Food and Drug Administration office. You can find that address in your local telephone directory. Look under "United States Government."

Department of Transportation
Office of Consumer Affairs
400 Seventh Street, SW
Washington, DC 20590

United States Office of Consumer Affairs
1009 Premier Building
Washington, DC 20201

Generate a list of local agencies and discuss their responsibilities.

Addresses will be different but all lists should include:

Area Agency on Aging
Better Business Bureau
Chamber of Commerce

Complaint Letter

Have the class compose a complaint letter. Use a hypothetical situation or an actual situation of one of the students.

Write the sample letter on the board.

Distribute sample complaint letter.*

*Morton, John and Rezny, Ronald. Economics for Consumers. Boston, Massachusetts. Houghton Mifflin Company, 1989. P. 145.

March 4, 1989

Ms. E.S. Cooper
President
Marigold Electronics
5000 Oxford Street
Seattle, WA 98115

Dear Ms. Cooper:

I am writing to you to ask for a replacement for my Marigold TV set. It is a portable color set, model 8974. I bought it on 2/19/89 at Video Ace Appliances, San Francisco. After my set was delivered on 2/21/89, it worked for just four hours and then went black. I called the repair department of Video Ace, and they came over the next day. They said my set had a major electrical failure, and they had to take it back to the shop. They also said the repair cost was covered in the warranty.

When they returned the set (2/26/89), the picture wasn't as good as before. They said the set needed to warm up for a few days, and they would adjust it after that.

They next day (2/27/89), while the children were

watching it, the set's wiring caught fire. We had to call the fire department. I also called Video Ace again, and they came out and took the set back in (2/28/89). They said they would try to put it back in order. I said I wanted a new set. They said they couldn't give me a new set because your company's warranty does not cover full replacement.

I have been greatly inconvenienced, and my family has been endangered by this set. I'm sure that Video Ace cannot fix the set so that it will work like new.

I enclose copies of the repair orders and my sales contract. I would like a refund of my money or a replacement television.

Sincerely,

Charles W. Jefferson

Charles W. Jefferson
125 Buchanan Street
Daly City, CA 94014

Senior Life Skills

Day 9

Decision Making

Day 9

Introduction to Decision Making

Making decisions often is difficult for seniors. The elderly with multiple problems, do not need the added anxiety brought on by decision making. At a point in their lives when the elderly had hoped that things would be settled, often major decisions need to be made. These are brought on by illness, death, a drastic reduction in income, or the need to change their living arrangements.

In this session we will learn the systematic process of decision making and practice using it, preparing individuals to make better decisions.

Introduce decision making with Robert Frost's poem, "The Road Not Taken." The poem speaks of the difficulty of making a decision, the impact of decisions and the need to be true to yourself.

"The Road Not Taken"

Two roads diverged in a yellow wood,
And sorry I could not travel both
And be one traveler, long I stood
And looked down as far as I could
To where it bent in the undergrowth;

Then took the other, as just as fair,
And having perhaps the better claim,
Because it was grassy and wanted wear;
Though as for that, the passing there
Had worn them really about the same.

And both that morning equally lay
In leaves no step had trodden black.
Oh, I kept the first for another day!
Yet knowing how way leads on to way,
I doubted if I should ever come back.

I shall be telling this with a sigh
Somewhere ages and ages hence:
Two roads diverged in a wood, and I --
I took the one less traveled by,
And that made all the difference.

Robert Frost

Follow up questions:

-How does the author feel about decision making?

-What information does he base his decision upon?

-What impact will his decision have?

Ask the class to talk about some of the major decisions they have made in their lives, also some of the decisions they will have to make in the future. Ask what decisions they have made that day.

Decision making process*

List on the blackboard and discuss the decision making process.

1. Define your goal and your priorities.
2. Define the decision that must be made.
3. List alternatives.
4. Gather information about alternatives and their consequences (the pros and cons of each alternative).
5. Weigh alternatives in light of consequences.
6. Make your choice.

Some points to stress:

- people do not always consciously go through all these steps before making a decision.
- the more one is aware of the process the more control they will have.
- think through the choices carefully and consider all the outcomes.
- think of different alternatives; don't just jump at the first one considered.
- consequences limit our alternatives.

Work through an example, on the board, perhaps a student in the class will have an impending decision which you can use as an example or use one of your own.

The scenario of Jane.

Divide the group into small groups or pairs. Give each student the scenario of Jane and the worksheet - Decision to be Made.*

Give the group 20 minutes to work through the decision process.

Then discuss the different options the individuals came up with.

Jane is a 73 year old widow. She has lived all her life in a small rural farming community. She lives alone on a small farm which she and her husband farmed before his death. The rent Jane receives from renting the fields pays the taxes but there is little left over. The farm house and other buildings are in need of repair but Jane doesn't feel she can afford them on her limited income.

Her only son is moving out of state because of his work. The local plant is closing and he feels he can't

Decision to be Made

1) What do you want to do? How important is it?

_____

_____

_____

_____

2) Define the decision that must be made.

_____

_____

_____

_____

3) On next page list alternatives.

4) Gather information about alternatives (the pros and cons).

5) List the consequences of each decision.

Alternative 1 _____

_____

Pros Cons

_____ _____

_____ _____

_____ _____

Consequences _____

_____

_____

Alternative 2 _____

_____

Pros Cons

_____ _____

_____ _____

_____ _____

Consequences _____

_____

_____

Alternative 3 _____

_____

Pros	Cons
_____	_____
_____	_____
_____	_____

Consequences _____

_____

_____

Planning for a Better Life

A. Be aware of our goals and what keeps us from changing.

Three things I want to do for myself are:

1. _____

2. _____

3. _____

-Identify ONE of the activities you want to start working on.
The main thing I want to do for myself right now is:

_____

_____

-Choose a limited goal in this area to work toward during the next few weeks. (Trying to change too much all at once can be frustrating, and can set us up for failure.)
My goal for the next two months is:

_____

_____

Fill these out as your group talks about your situation.

-Identify positive reasons why you want to work on your particular goal. *I want to work on this goal because:*

_____

_____

-Identify barriers that could prevent you from reaching your goal.
Some barriers to reaching my goal are:

_____

_____

-Identify ways to eliminate or reduce barriers to reaching your goal.

_____

_____

_____

B. Set realistic goals for changing slowly over time.

Again, talk about each member's situation and then fill these out.

-Work to refine your goal, to make it as realistic and specific as possible.
During the next two months, the specific steps I will take are:

_____

_____

_____

Decide how you will keep track of your progress. You may want to make a calendar or a chart; or report to a friend

at lunch on Mondays. Select a realistic action you will take.
To see if I am moving toward my goal, I will:

_____

_____

-Determine when and how you will reward yourself for small changes.
If I have a good day (or week, or month), and see that I have made a small change, I will treat myself by:

_____

_____

_____

-Realize you may back slide, and be prepared to deal with some problems.
When I have a bad day (or week, or month), I will:

_____

_____

C. Get support from family members, friends, and other supportive groups.
-Decide how the women in the circle with you now can help each other reach their goals. Identify other people you can talk with about your goal and your progress.
The women in this group can help me by:

_____

_____

_____

Other people who can help me reach my goal are:

_____

_____

_____

DEFINE THE PROBLEM OR

DECISION TO BE MADE

STEP 1

_____

_____

FACTORS I CONSIDER IMPORTANT

STEP 2
(Examples: My values, life goals, degree of risk I'm willing to take, actual opportunities, economic circumstances, geographical aspects, etc.)

_____

_____

_____

FACTORS <u>OTHERS</u> MIGHT OR DO CONSIDER IMPORTANT

STEP 3

(I may simply list what I believe <u>others</u> might consider important in my decision, or I can ask them and find out what they actually do consider important.)

_____

_____

IN VIEW OF THE ABOVE, WHAT REALISTIC ALTERNATIVES ARE OPEN TO ME?

STEP 4

Alternative 1 _____

<u>PROS</u>	<u>CONS</u>
_____	_____
_____	_____
_____	_____

Alternative 2 _____

PROS	CONS
_____	_____
_____	_____
_____	_____

Alternative 3 _____

PROS	CONS
_____	_____
_____	_____
_____	_____

WHAT IS YOUR DECISION?

STEP 5

_____

_____

_____

_____

ACTION STEPS TO IMPLEMENT MY DECISION

STEP 6

1. _____

2. _____

3. _____

SELF-EVALUATION OF MY DECISION

A. Quality of My Decision

1. Am I satisfied with my decision?
   Yes_____ No_____ Not Sure _____

2. Was I confused (lost) at any particular step during this decision-making process?
   Yes_____ No_____
   If YES, where? _____

_____

3. Do I feel:

a) that I did not have enough information at this step?

YES _____ NO _____ If YES, do I need to acquire information-seeking skills?

YES _____ NO _____

Implementing a Decision

b) that I had too much information or too many alternatives to choose from?

YES ____ NO____ If YES, do I need more skill in sorting out and evaluating my information?

YES____ NO____

B. Action Evaluation

1. Did my action steps to implementing my decision work?

YES____ NO____

If NO, explain why they didn't work - if possible.

_____ _____

_____

Senior Life Skills

Day 10

Making Changes

Day 10

Introduction to Making Changes

It is often difficult for the elderly to make changes even after the decision to make the change has been made. In this session we will explore some of the changes the elderly often need to make and why it is difficult to make these changes.

Life Events Game*

Directions

Pick one of the folded pieces of paper the group leader will pass around. Read the role you will play. Then read the following questions and think about them for a minute. After you have considered the situation you are presented with, each person should take about 5 to 10 minutes to discuss her situation.

1. Tell the members of your group what situation you are in.
2. Tell them how you feel about this situation, both the negative and positive feelings.
3. Discuss the options and resources you have-what are some of the different ways in which you could handle the situation? What resources in terms of yourself, your family, neighbors, community are available to you? Ask others in the group to make suggestions and discuss alternatives.

You are 58 and working full-time. Your 76 year-old mother can't take care of herself any longer. You think you should bring her to live with you.

Your husband dies after 42 years of marriage. At 59, you realize you may have 20 to 25 years of single life ahead of you. Your children are grown and have their own lives.

Your only daughter tells you she is moving, with your two grandchildren, to another state. Your youngest son wants to move back home because he is out of work. You are 62 and not working but have done a lot of babysitting for your grandchildren.

You are 65 and can retire from your job. While you want to take it easy, you think you'll miss your friends at work and don't want to feel useless. You're also afraid of living on a reduced income.

*Deren, Jane M. Facing Our Future. Washington D.C. The National Council on the Aging, Inc. 1986. Pg. 176.

Discussion Questions

1. Share some of the options and realities older persons have used to deal with their situations.
2. When deciding how to cope with these individual situations, did you think of seeking help from family, friends, or others?
3. Who are some of the people you go to for support?
4. When do you know you need support from someone else?
5. How do you feel about yourself when you know you can't handle a problem alone?
6. Is it easy or hard to share your problems?
7. Are there people you can think of who might become a source of support for you?
8. What kinds of things keep you from reaching out to make new contacts?
9. How does getting professional help for an emotional problem make you feel about yourself?
10. What kinds of emotional problems may be too difficult for you or someone in your family to handle alone? (Examples: alcoholism, child abuse, depression.)
11. What are other reasons to go to a trained person?

What keeps you from making a change that you have already determined is necessary. Often the elderly have determined that they should make a change in their living arrangements but have difficulty following through with that decision. You may want to discuss:

1. What makes a house a home?
2. Is it the physical facility or a feeling?
3. Can memories be taken away by moving?

Where can we go from here?

Develop a list of support groups where the individuals can go for help. Individuals from the group will know of some, but prepare a list for your local area for the following subject areas:

1 - Health

2 - Finances

3 - Education

4 - Concerns about aging

5 - Family Matters

6 - Coping Skills

MANAGING CHANGE

How do people change?

Combination of factors produce readiness for change

A = Dissatisfaction with present situation.
+
B = Clear picture of the way you want it to be.
+
C = Knowledge of the first steps.
+
BIS= Belief in self and ability to change
=
C = Choice and commitment to change

Know that situations can change. Remember if you believe you can - or if you believe you can't You're right!

DON'T QUIT

When things go wrong, as they sometimes will,
When the road you're trudging seems all up hill,
When the funds are low, and the debts are high,
And you want to smile, but you have to sigh,
When care is pressing you down a bit,
Rest if you must but don't you quit.

Life is queer with its twists and turns,
As everyone of us sometimes learns,
And many a failure turns about,
When he might have won had he stuck it out,
Don't give up though the pace seems slow,
You may succeed with another blow.

Success is failure turned inside out,
The silver tint of the clouds of doubt,
And you never can tell how close you are,
It may be near when it seems so far,
So stick to the fight when you're hardest hit,
It's when things seem worse,
that you must not quit.

This program is only a beginning. The elderly need to continue learning about issues that directly affect their lives, to continue planning for their futures, to continue to exchange ideas and support each other.

By working together we can accomplish much more than we could have on our own.

Participant Evaluation
Senior Life Skills

Directions - please answer the following, circle the response.

1. How would you rate the Senior Life Skills Workshop?

Not useful Useful Very useful

2. Please note each day

Day 1 - Positive self-image

Not useful Useful Very useful

Day 2 - Assertiveness Training

Not useful Useful Very useful

Day 3 - Stress Management

Not useful Useful Very useful

Day 4 - Balancing Your Life

Not useful Useful Very useful

Day 5 - Financial Management - Budgeting

Not useful Useful Very useful

Day 6 - Taking Charge of Your Money - Organizing Your Records

Not useful Useful Very useful

Day 7 - Living Wills and Trusts

Not useful Useful Very useful

Day 8 - Consumer Protection Information

Not useful Useful Very useful

Day 9 - Decision Making

Not useful Useful Very useful

Day 10 - Making Changes

Not useful Useful Very useful

3. Which part of the workshop was most helpful to you?

_____

_____

4. Which part of the workshop was least helpful to you?

_____

_____

5. List any additional comments or ideas for workshop

_____

_____

Thank you for your cooperation!

WHAT IS SUCCESS?

To laugh often and much;

To win the respect of intelligent people and the affection of children;

To earn the appreciation of honest critics and endure the betrayal of false friends;

To appreciate beauty;

To find the best in others;

To leave the world a bit better, whether by a healthy child, a garden patch or a redeemed social condition;

To know even one life has breathed easier because you have lived;

This is to have succeeded.

-Ralph Waldo Emerson